

Amendments to Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1 – 50. (Cancelled)

51. (Currently Amended) A method comprising:

receiving, by a computer-based system for customizing incentive offers, a user formulated search, wherein the user has an associated user profile;

analyzing, by the computer-based system, attributes of the user profile;

identifying, by the computer-based system, a plurality of separately contained incentive offer contents based on the user formulated search and the attributes of the user profile, wherein each of the separately contained incentive offer contents contains a set of offer details;

identifying, by the computer-based system, a separately contained incentive offer context based on the attributes of the user profile, wherein the plurality of separately contained incentive offer contents are stored independently from the separately contained incentive offer context;

modifying, by the computer-based system, at least of portion of the plurality of separately contained incentive offer contents based on the attributes of the user profile, the separately contained incentive offer context and predefined rules imbedded in the incentive offer contents, wherein a the offer contains a modified set of offer details selected from the first set of offer details based on the attributes of the user profile;

creating, by the computer-based system, a plurality of customized offer summaries based on an offer summary associated with each corresponding incentive offer contents based on the corresponding modified separately contained incentive offer contents;

combining, by the computer based system, each separately contained customized offer with the separately contained incentive offer context to create a plurality of user offers; and

~~associating, by the computer-based system, one or more of the plurality of customized offer summaries with one or more of the corresponding plurality of user offers;~~

~~displaying, by the computer-based system, the plurality of customized offer summaries within the identified incentive offer context;~~

displaying, by the computer-based system, the user offer in response to a selection of the

corresponding customized offer summary.

52. (Previously Presented) The method of claim 51, further comprising maintaining, by the computer-based system, the plurality of incentive offer contents, wherein the plurality of incentive offer contents are at least one of created, modified, or deleted within the centralized repository in response to an administrator request.

53. (Previously Presented) The method of claim 52, further comprising authenticating, by the computer-based system, the merchant in response to a request by the merchant to submit an incentive offer content to the centralized repository.

54. (Previously Presented) The method of claim 53, further comprising limiting access to the merchant to the centralized repository.

55. (Previously Presented) The method of claim 54, further comprising tracking, by the computer-based system, a number of times the incentive offer content has been displayed to the user.

56. (Previously Presented) The method of claim 55, further comprising tracking, by the computer-based system, a number of times a class of the plurality of incentive offer contents has been displayed to the user.

57. (Previously Presented) The method of claim 56, wherein the plurality of user offers are displayed via a webpage.

58. (Previously Presented) The method of claim 57, further comprising generating, by the computer-based system, a report describing the plurality of incentive offer contents contained within the centralized repository.

59. (Previously Presented) The method of claim 58, wherein the report describes a number of times the each of the plurality of user offers has been retrieved.

60. (Cancelled)

61. (Previously Presented) The method of claim 59, wherein each of the plurality of incentive offer contents comprises offer details, wherein the offer details include at least of an offer identifier, an offer promotion identifier, an offer type, or a definition of offer terms.

62. (Previously Presented) The method of claim 61, wherein the offer details further include a trademark identifying at least one of a merchant name, a target merchant, a target good, or a target service.

63. (Previously Presented) The method of claim 62, wherein the offer details further include at least one of a merchant demographic, merchant type identifier, or geographic location identifier.

64. (Previously Presented) The method of claim 63, wherein the offer details further include at least one of an offer category identifier, a target product, or service identifier.

65. (Previously Presented) The method of claim 64, wherein the offer details further include at least one of a description of a term of the offer, a term length for displaying the offer, a key word, SKU/UPC information, or customer service telephone number.

66. (Cancelled)

67. (Previously Presented) The method of claim 65, wherein the centralized repository is maintained by an issuer of the user transaction account.

68. (Previously Presented) The method of claim 67, further comprising receiving, by the computer-based system, an acceptance of at least one of the plurality of user offers from the user.

69. (Currently Amended) A non-transitory tangible computer-readable storage medium having computer-executable instructions stored thereon that, if executed by a computer-based system for customizing incentive offers, cause the computer-based system to perform a method comprising:

receiving, by the computer-based system, a user formulated search, wherein the user has an associated user profile;

analyzing, by the computer-based system, attributes of the user profile;

identifying, by the computer-based system, a plurality of separately contained incentive offer contents based on the user formulated search and the attributes of the user profile, wherein each of the separately contained incentive offer contents contains a set of offer details;

identifying, by the computer-based system, a separately contained incentive offer context based on the attributes of the user profile, wherein the plurality of separately contained incentive offer contents are stored independently from the separately contained incentive offer context;

modifying, by the computer-based system, at least of portion of the plurality of separately contained incentive offer contents based on the attributes of the user profile, the separately contained incentive offer context and predefined rules imbedded in the incentive offer contents, wherein a the offer contains a modified set of offer details selected from the first set of offer details based on the attributes of the user profile;

creating, by the computer-based system, a plurality of customized offer summaries based on an offer summary associated with each corresponding incentive offer contents ~~based on the corresponding modified separately contained incentive offer contents;~~

combining, by the computer based system, each separately contained customized offer with the separately contained incentive offer context to create a plurality of user offers; and

~~associating, by the computer based system, one or more of the plurality of customized offer summaries with one or more of the corresponding plurality of user offers;~~

~~displaying, by the computer based system, the plurality of customized offer summaries within the identified incentive offer context;~~

displaying, by the computer-based system, the user offer in response to a selection of the corresponding customized offer summary.

70. (Currently Amended) A computer-based system comprising:

a network interface communicating with a memory;

the memory communicating with a processor for customizing incentive offers; and

the processor, when executing a computer program, is configured to:

receive, by the processor, a user formulated search, wherein the user has an associated user profile;

analyze, by the processor, attributes of the user profile;

identify, by the processor, a plurality of separately contained incentive offer contents based on the user formulated search and the attributes of the user profile, wherein each of the separately contained incentive offer contents contains a set of offer details;

identify, by the processor, a separately contained incentive offer context based on the attributes of the user profile, wherein the plurality of separately contained incentive offer contents are stored independently from the separately contained incentive offer context;

modify, by the processor, at least of portion of the plurality of separately contained incentive offer contents based on the attributes of the user profile, the separately contained incentive offer context and predefined rules imbedded in the incentive offer contents, wherein a the offer contains a second set of offer details selected from the modified set of offer details based on the attributes of the user profile;

create, by the processor, a plurality of customized offer summaries based on an offer summary associated with each corresponding incentive offer contents ~~based on the corresponding modified separately contained incentive offer contents;~~

combine, by the processor, each separately contained customized offer with the separately contained incentive offer context to create a plurality of user offers; and

~~associate, by the processor, one or more of the plurality of customized offer summaries with one or more of the corresponding plurality of user offers;~~

~~display, by the processor, the plurality of customized offer summaries within the identified incentive offer context;~~

display, by the processor, the user offer in response to a selection of the corresponding customized offer summary.

71-72. (Cancelled)